

B6A (Official Form 6A) (12/07)

In re **Anthony E. Ramos**

Case No. **13-30459-7**
(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				

Total: **\$0.00**

(Report also on Summary of Schedules)

In re **Anthony E. Ramos**Case No. **13-30459-7**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on Hand	-	\$5.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Checking Chase Bank	-	\$200.00
		Savings Chase Bank	-	\$200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Jenn Laun	-	\$1,150.00
4. Household goods and furnishings, including audio, video and computer equipment.		1 Television \$100.00 1 Satellite Dish \$100.00 2 Stereo \$75.00 1 DVD player \$50.00 1 Video cameras \$150.00 2 Cell Phone \$125.00 1 Video Game Console \$150.00 1 Dining table \$100.00 3 Bed \$200.00 2 Dresser \$100.00 5 Lamps \$120.00 1 Kitchen table \$100.00 1 Refrigerator \$200.00 2 Washer/Dryer \$250.00 1 Microwave \$50.00 1 Dishwasher \$175.00 1 TV Stand \$100.00 2 Couch \$200.00 1 Chair \$50.00 1 Loveseat \$100.00 15 Dishes and Bowls \$40.00 25 Silverware \$25.00 10 Pots and Pans \$50.00 2 Blenders, Grills, etc \$30.00	-	\$2,975.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Anthony E. Ramos**

Case No. 13-30459-7
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		1 Coffee Maker \$10.00 2 Shower Curtain \$5.00 6 Pillows \$10.00 4 Sheets \$20.00 10 Towels \$10.00 6 Blankets \$50.00 2 Curtains \$45.00 1 Lawn mower \$55.00 1 Weed-eater \$35.00 1 Blower \$30.00 2 Rakes/Shovels \$20.00 2 Luggage \$35.00 10 Toiletries \$10.00		
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		30 Books \$150.00 12 Video Games \$200.00 32 DVDs \$50.00 6 Wall Pictures \$45.00	-	\$445.00
6. Wearing apparel.		Clothes \$100.00 Shoes \$50.00 Belts \$30.00 Hangers \$40.00	-	\$220.00
7. Furs and jewelry.		2 Watches \$50.00	-	\$50.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance	-	\$0.00

In re **Anthony E. Ramos**Case No. **13-30459-7**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		TRS-Mandatory state retirement	-	\$18,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

In re **Anthony E. Ramos**Case No. 13-30459-7
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Nissan Maxima-105941 miles	-	\$8,000.00
26. Boats, motors, and accessories.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Anthony E. Ramos**

Case No. **13-30459-7**
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Dog	-	\$25.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<p style="text-align: right;">4 continuation sheets attached</p> <p>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</p>				<p>Total ></p> <p>\$31,270.00</p>

In re **Anthony E. Ramos**Case No. **13-30459-7**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☒ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand	11 U.S.C. § 522(d)(5)	\$5.00	\$5.00
Checking Chase Bank	11 U.S.C. § 522(d)(5)	\$200.00	\$200.00
Savings Chase Bank	11 U.S.C. § 522(d)(5)	\$200.00	\$200.00
Jenn Laun	11 U.S.C. § 522(d)(5)	\$1,150.00	\$1,150.00
1 Television \$100.00	11 U.S.C. § 522(d)(3)	\$2,975.00	\$2,975.00
1 Satellite Dish \$100.00			
2 Stereo \$75.00			
1 DVD player \$50.00			
1 Video cameras \$150.00			
2 Cell Phone \$125.00			
1 Video Game Console \$150.00			
1 Dining table \$100.00			
3 Bed \$200.00			
2 Dresser \$100.00			
5 Lamps \$120.00			
1 Kitchen table \$100.00			
1 Refrigerator \$200.00			
2 Washer/Dryer \$250.00			
1 Microwave \$50.00			
1 Dishwasher \$175.00			
1 TV Stand \$100.00			
2 Couch \$200.00			
1 Chair \$50.00			
1 Loveseat \$100.00			
15 Dishes and Bowls \$40.00			
25 Silverware \$25.00			
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.			

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

[illegible]

B6D (Official Form 6D) (12/07)

In re **Anthony E. Ramos**

Case No. **13-30459-7**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:		DATE INCURRED: 4/2010 NATURE OF LIEN: Purchase Money COLLATERAL: 2007 Nissan Maxima REMARKS:				\$16,401.00	\$8,401.00
Santander Consumer Usa Po Box 961245 Ft Worth, TX 76161	-	VALUE: \$8,000.00					
Subtotal (Total of this Page) >						\$16,401.00	\$8,401.00
Total (Use only on last page) >						\$16,401.00	\$8,401.00

No continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (04/10)

In re **Anthony E. Ramos**

Case No. **13-30459-7**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☒ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

** Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

B6E (Official Form 6E) (04/10) - Cont.

In re **Anthony E. Ramos**

Case No. **13-30459-7**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Domestic Support Obligations

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: niphaphone mcliwain 1029 cedar glen trail heath, TX 75032	-	DATE INCURRED: CONSIDERATION: Child support REMARKS:				\$0.00	\$0.00	\$0.00
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$0.00	\$0.00	\$0.00
						\$0.00		
							\$0.00	\$0.00

B6F (Official Form 6F) (12/07)

In re **Anthony E. Ramos**Case No. **13-30459-7**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx5291 Acs dept Of Ed P.O. Box 7052 Utica, NY 13504-7052	-	DATE INCURRED: 06/26/2009 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxxxxxx0001 Aes educaid Po Box 2461 Harrisburg, PA 17105	-	DATE INCURRED: 09/29/1997 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxxxxxx0002 Aes educaid Po Box 2461 Harrisburg, PA 17105	-	DATE INCURRED: 03/18/1998 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxx7801 Arcadia Fin Citifinancial Attn: Bankruptcy Dept 1111 Northpoint Dr Coppell, TX 75019	-	DATE INCURRED: 04/2010 CONSIDERATION: Automobile REMARKS:				(\$1.00)
ACCT #: xxxxxxxxxxx6463 Bank Of America Po Box 982235 El Paso, TX 79998	-	DATE INCURRED: 10/2007 CONSIDERATION: Credit Card REMARKS:				\$1,553.00
ACCT #: xxxxx0062 Bank Of America, N.a. 450 American St Simi Valley, CA 93065	-	DATE INCURRED: 05/30/2007 CONSIDERATION: Conventional Real Estate Mortgage REMARKS:				\$0.00
Subtotal >						\$1,552.00
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

12 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.
In re **Anthony E. Ramos**

Case No. **13-30459-7**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx8026 Capital One, N.a. Capital One Bank USA N.A. PO Box 30285 Salt Lake City, UT 84130	-	DATE INCURRED: 02/2005 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxxxx0236 Central Finl Control Po Box 660873 Dallas, TX 75266	-	DATE INCURRED: 03/2011 CONSIDERATION: Collection Attorney REMARKS:				\$559.00
ACCT #: xxxxxx4535 Central Finl Control Po Box 660873 Dallas, TX 75266	-	DATE INCURRED: 03/2011 CONSIDERATION: Collection Attorney REMARKS:				\$343.00
ACCT #: xxxxxxxxxxxx8978 Chase pier1 Attn Bankruptcy PO Box 15298 Wilmington, DE 19850	-	DATE INCURRED: 05/2000 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx0631 Chase Toys R Us Attn Correspondence PO Box 15298 Wilmington, DE 19850	-	DATE INCURRED: 12/2006 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx6771 Citifinancia 605 Munn Road Fort Mill, SC 29715	-	DATE INCURRED: 12/01/2007 CONSIDERATION: Charge Account REMARKS:				\$0.00
Sheet no. <u>1</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >
						\$902.00
						Total >
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Anthony E. Ramos**Case No. **13-30459-7**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx1024 Citifinancial 605 Munn Road Fort Mill, SC 29715	-	DATE INCURRED: 08/26/2008 CONSIDERATION: Unsecured REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx1330 Citifinancial 605 Munn Road Fort Mill, SC 29715	-	DATE INCURRED: 11/06/2007 CONSIDERATION: Unsecured REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx9849 Dept Of Education neln 121 S 13th St Lincoln, NE 68508	-	DATE INCURRED: 06/2009 CONSIDERATION: Educational REMARKS:				\$2,537.00
ACCT #: xxxxxxxxxxxx9949 Dept Of Education neln 121 S 13th St Lincoln, NE 68508	-	DATE INCURRED: 06/2009 CONSIDERATION: Educational REMARKS:				\$1,090.00
ACCT #: xxxxxxxxxxxx5134 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	-	DATE INCURRED: 07/1998 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxxxx1731 Dyck Oneal Inc 3214 W Park Row Dr. Arlington, TX 76013	-	DATE INCURRED: 10/2009 CONSIDERATION: Installment Loan REMARKS:				\$8,351.00
Sheet no. <u>2</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >
						\$11,978.00
						Total >
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Anthony E. Ramos**Case No. **13-30459-7**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Dyck Oneal Inc		Dyck O'Neal, Inc PO Box 13370 Arlington, TX 76094				Notice Only
ACCT #: xxxxxxxxxxxx7411 Gecrb best Brands Plus Co Po Box 965036 Orlando, FL 32896	-	DATE INCURRED: 04/2012 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx8351 Gemb JC Penny Attention Bankruptcy PO Box 103104 Roswell, GA 30076	-	DATE INCURRED: 12/07/2006 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxx7632 Harvard Collection 4839 N Elston Ave Chicago, IL 60630	-	DATE INCURRED: 02/2012 CONSIDERATION: Collection Attorney REMARKS:				\$151.00
ACCT #: xxxxxxxxxxxx6564 Haverty Furn PO Box 5787 Chattanooga, TN 37406	-	DATE INCURRED: 12/11/2002 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxxxxx2909 Herring National Bank 5807 Sw 45th Street Amarillo, TX 79109	-	DATE INCURRED: 06/2003 CONSIDERATION: Educational REMARKS:				(\$1.00)

Sheet no. 3 of 12 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$150.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Anthony E. Ramos**

Case No. **13-30459-7**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxx2910 Herring National Bank 5807 Sw 45th Street Amarillo, TX 79109	-	DATE INCURRED: 06/2003 CONSIDERATION: Educational REMARKS:				(\$1.00)
ACCT #: xxxxxxx2911 Herring National Bank 5807 Sw 45th Street Amarillo, TX 79109	-	DATE INCURRED: 01/2004 CONSIDERATION: Educational REMARKS:				(\$1.00)
ACCT #: xxxxxxx2907 Herring National Bank 5807 Sw 45th Street Amarillo, TX 79109	-	DATE INCURRED: 03/2003 CONSIDERATION: Educational REMARKS:				(\$1.00)
ACCT #: xxxxxxx2908 Herring National Bank 5807 Sw 45th Street Amarillo, TX 79109	-	DATE INCURRED: 03/2003 CONSIDERATION: Educational REMARKS:				(\$1.00)
ACCT #: xxxxxxx2902 Herring National Bank 5807 Sw 45th Street Amarillo, TX 79109	-	DATE INCURRED: 02/2001 CONSIDERATION: Educational REMARKS:				(\$1.00)
ACCT #: xxxxxxx2903 Herring National Bank 5807 Sw 45th Street Amarillo, TX 79109	-	DATE INCURRED: 01/2002 CONSIDERATION: Educational REMARKS:				(\$1.00)
Subtotal >						(\$6.00)
Total >						

Sheet no. 4 of 12 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Anthony E. Ramos**Case No. **13-30459-7**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxx2904 Herring National Bank 5807 Sw 45th Street Amarillo, TX 79109	-	DATE INCURRED: 01/2002 CONSIDERATION: Educational REMARKS:				(\$1.00)
ACCT #: xxxxxxx2901 Herring National Bank 5807 Sw 45th Street Amarillo, TX 79109	-	DATE INCURRED: 02/2001 CONSIDERATION: Educational REMARKS:				(\$1.00)
ACCT #: xxxxxxx2906 Herring National Bank 5807 Sw 45th Street Amarillo, TX 79109	-	DATE INCURRED: 10/2002 CONSIDERATION: Educational REMARKS:				(\$1.00)
ACCT #: xxxxxxx2905 Herring National Bank 5807 Sw 45th Street Amarillo, TX 79109	-	DATE INCURRED: 10/2002 CONSIDERATION: Educational REMARKS:				(\$1.00)
ACCT #: xxxxxxx2911 Herring Natl 5807 Sw 45th Street Amarillo, TX 79109	-	DATE INCURRED: 09/22/2003 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxx2907 Herring Natl 5807 Sw 45th Street Amarillo, TX 79109	-	DATE INCURRED: 02/01/2003 CONSIDERATION: Educational REMARKS:				\$0.00
Sheet no. <u>5</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >
						Total >
						(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)
						(\$4.00)

B6F (Official Form 6F) (12/07) - Cont.

In re **Anthony E. Ramos**Case No. **13-30459-7**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx2908 Herring Natl 5807 Sw 45th Street Amarillo, TX 79109	-	DATE INCURRED: 02/01/2003 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxx1619 Hsbc Bank Po Box 5253 Carol Stream, IL 60197	-	DATE INCURRED: 12/14/2006 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxx xxx xx xxxxx7156 ltd financial services 7322 southwest frwy suite 1600 houston, Texas 77074	-	DATE INCURRED: 1/30/2012 CONSIDERATION: Collection Agency REMARKS:				\$453.00
ACCT #: xxxxxxxxxxxxxxx1619 Lvnv Funding Llc Po Box 740281 Houston, TX 77274	-	DATE INCURRED: 12/24/2008 CONSIDERATION: Factoring Company Account REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxxxx3570 Lvnv Funding Llc Po Box 740281 Houston, TX 77274	-	DATE INCURRED: 01/09/2009 CONSIDERATION: Factoring Company Account REMARKS:				\$0.00
ACCT #: 7996 merchants association po box 4115 concordia, California 94524	-	DATE INCURRED: 9/17/2012 CONSIDERATION: Collection Agency REMARKS:				\$251.00

Sheet no. 6 of 12 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$704.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx3122	-	DATE INCURRED: CONSIDERATION: Unknown Loan Type REMARKS:				\$151.00
Nco Fin 02 Attention Bankruptcy 507 Prudential Rd Horsham, PA 19044						
ACCT #: xxxxxxxxxxx4049	-	DATE INCURRED: 08/2005 CONSIDERATION: Educational REMARKS:				\$39,922.00
Nelnet Attn Claims PO Box 17460 Denver, CO 80217						
ACCT #: xxxxxxxxxxx4149	-	DATE INCURRED: 08/2005 CONSIDERATION: Educational REMARKS:				\$11,969.00
Nelnet Attn Claims PO Box 17460 Denver, CO 80217						
ACCT #: xxxxx1025	-	DATE INCURRED: 10/5/2012 CONSIDERATION: Collection Agency REMARKS:				\$6,240.00
Northland Group inc. P.O Box 390846 minneapolis, Minnesota 55439						
ACCT #: 6463	-	DATE INCURRED: 4/23/2012 CONSIDERATION: Collection Agency REMARKS:				\$1,553.00
Northstar location services 4285 genesee st cheektowaga, New York 14225-1943						
ACCT #: xxxxxxxxxxx4648	-	DATE INCURRED: 12/2009 CONSIDERATION: Unsecured REMARKS:				\$6,240.00
Onemain Fi 6801 Colwell Blvd Irving, TX 75039						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Anthony E. Ramos**Case No. **13-30459-7**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxx2912 Panhandle Plains 1303 23rd Street Canyon, TX 79015	-	DATE INCURRED: 05/2003 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxx2913 Panhandle Plains 1303 23rd Street Canyon, TX 79015	-	DATE INCURRED: 09/2003 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxx2914 Panhandle Plains 1303 23rd Street Canyon, TX 79015	-	DATE INCURRED: 05/2004 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxx2915 Panhandle Plains 1303 23rd Street Canyon, TX 79015	-	DATE INCURRED: 09/2004 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxx2916 Panhandle Plains 1303 23rd Street Canyon, TX 79015	-	DATE INCURRED: 09/2004 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxx2906 Panhandle Plains 1303 23rd Street Canyon, TX 79015	-	DATE INCURRED: 09/2001 CONSIDERATION: Educational REMARKS:				\$0.00
Sheet no. <u>8</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$0.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

B6F (Official Form 6F) (12/07) - Cont.

In re **Anthony E. Ramos**Case No. **13-30459-7**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxx2901 Panhandle Plains 1303 23rd Street Canyon, TX 79015	-	DATE INCURRED: 10/1998 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxx2902 Panhandle Plains 1303 23rd Street Canyon, TX 79015	-	DATE INCURRED: 09/1999 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxx2907 Panhandle Plains 1303 23rd Street Canyon, TX 79015	-	DATE INCURRED: 09/2002 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxx2908 Panhandle Plains 1303 23rd Street Canyon, TX 79015	-	DATE INCURRED: 09/2002 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxx2909 Panhandle Plains 1303 23rd Street Canyon, TX 79015	-	DATE INCURRED: 02/2003 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxx2910 Panhandle Plains 1303 23rd Street Canyon, TX 79015	-	DATE INCURRED: 02/2003 CONSIDERATION: Educational REMARKS:				\$0.00
Sheet no. <u>9</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >
						\$0.00
						Total >
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Anthony E. Ramos**Case No. **13-30459-7**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxx2903 Panhandle Plains 1303 23rd Street Canyon, TX 79015	-	DATE INCURRED: 02/2001 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxx2904 Panhandle Plains 1303 23rd Street Canyon, TX 79015	-	DATE INCURRED: 02/2001 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxx2905 Panhandle Plains 1303 23rd Street Canyon, TX 79015	-	DATE INCURRED: 08/2001 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxx2911 Panhandle Plains 1303 23rd Street Canyon, TX 79015	-	DATE INCURRED: 05/2003 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxxx3602 Pier 1 NB Chase Chase Card Services Attention Bankruptc PO Box 15298 Wilmington, DE 19850	-	DATE INCURRED: 05/12/2000 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxx2296 Pinnacle Financial Gro 7825 Washington Av Minneapolis, MN 55439	-	DATE INCURRED: 03/2012 CONSIDERATION: Collection Attorney REMARKS:				\$151.00

Sheet no. 10 of 12 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$151.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Anthony E. Ramos**Case No. **13-30459-7**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx0909 Sams Club GEMB Attention Bankruptcy Department PO box 103104 Roswell, GA 30076	-	DATE INCURRED: 08/17/2005 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx0909 Sams Club GEMB Attention Bankruptcy Department PO box 103104 Roswell, GA 30076	-	DATE INCURRED: 08/17/2005 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx0909 Sams Club GEMB Attention Bankruptcy Department PO box 103104 Roswell, GA 30076	-	DATE INCURRED: 08/17/2005 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx2720 Sears cbna Po Box 6282 Sioux Falls, SD 57117	-	DATE INCURRED: 03/12/2007 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx3570 Sears cbna Po Box 6497 Sioux Falls, SD 57117	-	DATE INCURRED: 06/02/2007 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxxx4186 Speedy Cash 8400 E 32nd St N Wichita, Kansas 67226	-	DATE INCURRED: 12/17/2012 CONSIDERATION: Payday Loan REMARKS:				\$1,006.00

Sheet no. 11 of 12 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$1,006.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Anthony E. Ramos**Case No. **13-30459-7**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: xxx1530 Wells Fargo Education Financial Services EFS Bankruptcy 301 E. 58th St. N. Sioux Falls, SD 57104	-	DATE INCURRED: 09/1997 CONSIDERATION: Educational REMARKS:				(\$1.00)	
ACCT #: xxx1543 Wells Fargo Education Financial Services EFS Bankruptcy 301 E. 58th St. N. Sioux Falls, SD 57104	-	DATE INCURRED: 03/1998 CONSIDERATION: Educational REMARKS:				(\$1.00)	
ACCT #: xxxxxxxx3044 Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701	-	DATE INCURRED: 07/11/2006 CONSIDERATION: FHA Real Estate Mortgage REMARKS:				\$0.00	
ACCT #: York and Associates PLLC PO Box 166831 Irving, Texas 75016	-	DATE INCURRED: 02/07/2013 CONSIDERATION: Attorney Fees REMARKS:				\$599.40	
Sheet no. <u>12</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >	\$597.40
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >	\$83,105.40

B6G (Official Form 6G) (12/07)

In re **Anthony E. Ramos**

Case No. **13-30459-7**
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Jenn Laun 901 Stargaze Rockwall, Texas 75087	Residential Lease Contract Contract to be ASSUMED

B6H (Official Form 6H) (12/07)

In re **Anthony E. Ramos**

Case No. **13-30459-7**
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re **Anthony E. Ramos**Case No. **13-30459-7**
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
Divorced	Relationship(s): Child Age(s):	Relationship(s): Age(s):
Employment:	Debtor	Spouse
Occupation	Teacher/Coach	
Name of Employer	Rockwall Independent School District	
How Long Employed	5 years	
Address of Employer	1050 Williams St Rockwall, Texas 75087	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

DEBTOR**SPOUSE**

2. Estimate monthly overtime

\$5,618.93

\$0.00

3. SUBTOTAL

\$5,618.93

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes (includes social security tax if b. is zero)

\$411.00

b. Social Security Tax

\$0.00

c. Medicare

\$78.00

d. Insurance

\$304.00

e. Union dues

\$0.00

f. Retirement Mandatory

\$356.00

g. Other (Specify) _____

\$0.00

h. Other (Specify) Child support

\$600.00

i. Other (Specify) _____

\$0.00

j. Other (Specify) _____

\$0.00

k. Other (Specify) _____

\$0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$1,749.00

6. TOTAL NET MONTHLY TAKE HOME PAY

\$3,869.93

7. Regular income from operation of business or profession or farm (Attach detailed stmt)

\$0.00

8. Income from real property

\$0.00

9. Interest and dividends

\$0.00

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$0.00

11. Social security or government assistance (Specify):

\$0.00

12. Pension or retirement income

\$0.00

13. Other monthly income (Specify):

a. _____

\$0.00

b. _____

\$0.00

c. _____

\$0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$0.00

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$3,869.93

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$3,869.93

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

IN RE: **Anthony E. Ramos**Case No. **13-30459-7**
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$1,100.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable/Internet	\$300.00 \$70.00 \$100.00 \$92.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$10.00 \$502.00 \$100.00 \$40.00 \$60.00 \$350.00 \$100.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$97.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: Motor Vehicle #1 b. Other: c. Other: d. Other:	\$389.00
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$555.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,865.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$3,869.93 \$3,865.00 \$4.93

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**IN RE: **Anthony E. Ramos**CASE NO **13-30459-7**CHAPTER **7****EXHIBIT TO SCHEDULE J****Itemized Personal Expenses**

Expense	Amount
Personal Grooming/Haircuts	\$95.00
Auto Repairs/Maintenance	\$60.00
Petcare	\$30.00
Newspapers/Magazines	\$20.00
Babysitting/Childcare	\$350.00
Total >	\$555.00

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

In re **Anthony E. Ramos**Case No. **13-30459-7**Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	5	\$31,270.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1			\$16,401.00
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13			\$83,105.40
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			
J - Current Expenditures of Individual Debtor(s)	Yes	2			
TOTAL		29	\$31,270.00	\$99,506.40	

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

In re **Anthony E. Ramos**Case No. **13-30459-7**Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$3,869.93
Average Expenses (from Schedule J, Line 18)	\$3,865.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$5,618.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$8,401.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$83,105.40
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$91,506.40

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Anthony E. Ramos**

Case No. **13-30459-7**
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **31** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **2/14/2013**

Signature **/s/ Anthony E. Ramos**
Anthony E. Ramos

Date _____

Signature _____

[If joint case, both spouses must sign.]